

Supplemental Life and Accidental Death and Dismemberment Insurance
Monthly Premium Amounts
Rates Effective July 1, 2001

Employee Total Coverage (Including Basic)										
Employee's Age	<u>\$5,000</u>	<u>\$10,000</u>	<u>\$15,000</u>	<u>\$20,000</u>	<u>\$25,000</u>	<u>\$30,000</u>	<u>\$35,000</u>	<u>\$40,000</u>	<u>\$45,000</u>	<u>\$50,000</u>
Under 25	\$0.30	\$0.70	\$1.10	\$1.50	\$1.90	\$2.30	\$2.70	\$3.10	\$3.50	\$3.90
25 to 29	\$0.33	\$0.78	\$1.23	\$1.68	\$2.13	\$2.58	\$3.03	\$3.48	\$3.93	\$4.38
30 to 34	\$0.41	\$0.96	\$1.51	\$2.06	\$2.61	\$3.16	\$3.71	\$4.26	\$4.81	\$5.36
35 to 39	\$0.48	\$1.13	\$1.78	\$2.43	\$3.08	\$3.73	\$4.38	\$5.03	\$5.68	\$6.33
40 to 44	\$0.59	\$1.39	\$2.19	\$2.99	\$3.79	\$4.59	\$5.39	\$6.19	\$6.99	\$7.79
45 to 49	\$0.78	\$1.83	\$2.88	\$3.93	\$4.98	\$6.03	\$7.08	\$8.13	\$9.18	\$10.23
50 to 54	\$1.15	\$2.70	\$4.25	\$5.80	\$7.35	\$8.90	\$10.45	\$12.00	\$13.55	\$15.10
55 to 59	\$2.07	\$4.87	\$7.67	\$10.47	\$13.27	\$16.07	\$18.87	\$21.67	\$24.47	\$27.27
60 to 64	\$3.15	\$7.40	\$11.65	\$15.90	\$20.15	\$24.40	\$28.65	\$32.90	\$37.15	\$41.40
65 to 69	\$5.99	\$14.09	\$22.19	\$30.29	\$38.39	\$46.49	\$54.59	\$62.69	\$70.79	\$78.89
70+	\$9.66	\$22.71	\$35.76	\$48.81	\$61.86	\$74.91	\$87.96	\$101.01	\$114.06	\$127.11

Employee Total Coverage (Including Basic)										
Employee's Age	<u>\$55,000</u>	<u>\$60,000</u>	<u>\$65,000</u>	<u>\$70,000</u>	<u>\$75,000</u>	<u>\$80,000</u>	<u>\$85,000</u>	<u>\$90,000</u>	<u>\$95,000</u>	<u>\$100,000</u>
Under 25	\$4.30	\$4.70	\$5.10	\$5.50	\$5.90	\$6.30	\$6.70	\$7.10	\$7.50	\$7.90
25 to 29	\$4.83	\$5.28	\$5.73	\$6.18	\$6.63	\$7.08	\$7.53	\$7.98	\$8.43	\$8.88
30 to 34	\$5.91	\$6.46	\$7.01	\$7.56	\$8.11	\$8.66	\$9.21	\$9.76	\$10.31	\$10.86
35 to 39	\$6.98	\$7.63	\$8.28	\$8.93	\$9.58	\$10.23	\$10.88	\$11.53	\$12.18	\$12.83
40 to 44	\$8.59	\$9.39	\$10.19	\$10.99	\$11.79	\$12.59	\$13.39	\$14.19	\$14.99	\$15.79
45 to 49	\$11.28	\$12.33	\$13.38	\$14.43	\$15.48	\$16.53	\$17.58	\$18.63	\$19.68	\$20.73
50 to 54	\$16.65	\$18.20	\$19.75	\$21.30	\$22.85	\$24.40	\$25.95	\$27.50	\$29.05	\$30.60
55 to 59	\$30.07	\$32.87	\$35.67	\$38.47	\$41.27	\$44.07	\$46.87	\$49.67	\$52.47	\$55.27
60 to 64	\$45.65	\$49.90	\$54.15	\$58.40	\$62.65	\$66.90	\$71.15	\$75.40	\$79.65	\$83.90
65 to 69	\$86.99	\$95.09	\$103.19	\$111.29	\$119.39	\$127.49	\$135.59	\$143.69	\$151.79	\$159.89
70+	\$140.16	\$153.21	\$166.26	\$179.31	\$192.36	\$205.41	\$218.46	\$231.51	\$244.56	\$257.61

Employee Total Coverage (Including Basic)										
Employee's Age	<u>\$105,000</u>	<u>\$110,000</u>	<u>\$115,000</u>	<u>\$120,000</u>	<u>\$125,000</u>	<u>\$130,000</u>	<u>\$135,000</u>	<u>\$140,000</u>	<u>\$145,000</u>	<u>\$150,000</u>
Under 25	\$8.30	\$8.70	\$9.10	\$9.50	\$9.90	\$10.30	\$10.70	\$11.10	\$11.50	\$11.90
25 to 29	\$9.33	\$9.78	\$10.23	\$10.68	\$11.13	\$11.58	\$12.03	\$12.48	\$12.93	\$13.38
30 to 34	\$11.41	\$11.96	\$12.51	\$13.06	\$13.61	\$14.16	\$14.71	\$15.26	\$15.81	\$16.36
35 to 39	\$13.48	\$14.13	\$14.78	\$15.43	\$16.08	\$16.73	\$17.38	\$18.03	\$18.68	\$19.33
40 to 44	\$16.59	\$17.39	\$18.19	\$18.99	\$19.79	\$20.59	\$21.39	\$22.19	\$22.99	\$23.79
45 to 49	\$21.78	\$22.83	\$23.88	\$24.93	\$25.98	\$27.03	\$28.08	\$29.13	\$30.18	\$31.23
50 to 54	\$32.15	\$33.70	\$35.25	\$36.80	\$38.35	\$39.90	\$41.45	\$43.00	\$44.55	\$46.10
55 to 59	\$58.07	\$60.87	\$63.67	\$66.47	\$69.27	\$72.07	\$74.87	\$77.67	\$80.47	\$83.27
60 to 64	\$88.15	\$92.40	\$96.65	\$100.90	\$105.15	\$109.40	\$113.65	\$117.90	\$122.15	\$126.40
65 to 69	\$167.99	\$176.09	\$184.19	\$192.29	\$200.39	\$208.49	\$216.59	\$224.69	\$232.79	\$240.89
70+	\$270.66	\$283.71	\$296.76	\$309.81	\$322.86	\$335.91	\$348.96	\$362.01	\$375.06	\$388.11

Employee Total Coverage (Including Basic)										
Employee's Age	<u>\$155,000</u>	<u>\$160,000</u>	<u>\$165,000</u>	<u>\$170,000</u>	<u>\$175,000</u>	<u>\$180,000</u>	<u>\$185,000</u>	<u>\$190,000</u>	<u>\$195,000</u>	<u>\$200,000</u>
Under 25	\$12.30	\$12.70	\$13.10	\$13.50	\$13.90	\$14.30	\$14.70	\$15.10	\$15.50	\$15.90
25 to 29	\$13.83	\$14.28	\$14.73	\$15.18	\$15.63	\$16.08	\$16.53	\$16.98	\$17.43	\$17.88
30 to 34	\$16.91	\$17.46	\$18.01	\$18.56	\$19.11	\$19.66	\$20.21	\$20.76	\$21.31	\$21.86
35 to 39	\$19.98	\$20.63	\$21.28	\$21.93	\$22.58	\$23.23	\$23.88	\$24.53	\$25.18	\$25.83
40 to 44	\$24.59	\$25.39	\$26.19	\$26.99	\$27.79	\$28.59	\$29.39	\$30.19	\$30.99	\$31.79
45 to 49	\$32.28	\$33.33	\$34.38	\$35.43	\$36.48	\$37.53	\$38.58	\$39.63	\$40.68	\$41.73
50 to 54	\$47.65	\$49.20	\$50.75	\$52.30	\$53.85	\$55.40	\$56.95	\$58.50	\$60.05	\$61.60
55 to 59	\$86.07	\$88.87	\$91.67	\$94.47	\$97.27	\$100.07	\$102.87	\$105.67	\$108.47	\$111.27
60 to 64	\$130.65	\$134.90	\$139.15	\$143.40	\$147.65	\$151.90	\$156.15	\$160.40	\$164.65	\$168.90
65 to 69	\$248.99	\$257.09	\$265.19	\$273.29	\$281.39	\$289.49	\$297.59	\$305.69	\$313.79	\$321.89
70+	\$401.16	\$414.21	\$427.26	\$440.31	\$453.36	\$466.41	\$479.46	\$492.51	\$505.56	\$518.61

Dependent Supplemental Life Insurance Premiums
Monthly Premium Amounts
Rates Effective July 1, 2001

Employee Age	Total Coverage	
	\$2,000	\$5,000
Under 25	\$0.25	\$0.59
25 to 29	\$0.25	\$0.59
30 to 34	\$0.28	\$0.69
35 to 39	\$0.34	\$0.83
40 to 44	\$0.62	\$1.51
45 to 49	\$0.97	\$2.34
50 to 54	\$1.51	\$3.71
55 to 59	\$2.34	\$5.78
60 to 64	\$3.71	\$9.22
65 to 69	\$5.78	\$14.38
70 to 74	\$10.04	\$25.04
75 to 79	\$10.04	\$25.04
80 to 84	\$10.04	\$25.04
85 to 89	\$10.04	\$25.04
90+	\$10.04	\$25.04

Spouse Supplemental Life Insurance
Monthly Premium Amounts
Rates Effective July 1, 2001

Employee's Age	Spouse Total Coverage									
	<u>\$5,000</u>	<u>\$10,000</u>	<u>\$15,000</u>	<u>\$20,000</u>	<u>\$25,000</u>	<u>\$30,000</u>	<u>\$35,000</u>	<u>\$40,000</u>	<u>\$45,000</u>	<u>\$50,000</u>
Under 25	\$0.25	\$0.50	\$0.75	\$1.00	\$1.25	\$1.50	\$1.75	\$2.00	\$2.25	\$2.50
25 to 29	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50	\$1.80	\$2.10	\$2.40	\$2.70	\$3.00
30 to 34	\$0.40	\$0.80	\$1.20	\$1.60	\$2.00	\$2.40	\$2.80	\$3.20	\$3.60	\$4.00
35 to 39	\$0.55	\$1.10	\$1.65	\$2.20	\$2.75	\$3.30	\$3.85	\$4.40	\$4.95	\$5.50
40 to 44	\$0.85	\$1.70	\$2.55	\$3.40	\$4.25	\$5.10	\$5.95	\$6.80	\$7.65	\$8.50
45 to 49	\$1.50	\$3.00	\$4.50	\$6.00	\$7.50	\$9.00	\$10.50	\$12.00	\$13.50	\$15.00
50 to 54	\$2.50	\$5.00	\$7.50	\$10.00	\$12.50	\$15.00	\$17.50	\$20.00	\$22.50	\$25.00
55 to 59	\$3.95	\$7.90	\$11.85	\$15.80	\$19.75	\$23.70	\$27.65	\$31.60	\$35.55	\$39.50
60 to 64	\$6.15	\$12.30	\$18.45	\$24.60	\$30.75	\$36.90	\$43.05	\$49.20	\$55.35	\$61.50
65 to 69	\$9.45	\$18.90	\$28.35	\$37.80	\$47.25	\$56.70	\$66.15	\$75.60	\$85.05	\$94.50
70 to 74	\$14.40	\$28.80	\$43.20	\$57.60	\$72.00	\$86.40	\$100.80	\$115.20	\$129.60	\$144.00
75 to 79	\$14.40	\$28.80	\$43.20	\$57.60	\$72.00	\$86.40	\$100.80	\$115.20	\$129.60	\$144.00
80 to 84	\$14.40	\$28.80	\$43.20	\$57.60	\$72.00	\$86.40	\$100.80	\$115.20	\$129.60	\$144.00
85 to 89	\$14.40	\$28.80	\$43.20	\$57.60	\$72.00	\$86.40	\$100.80	\$115.20	\$129.60	\$144.00
90+	\$14.40	\$28.80	\$43.20	\$57.60	\$72.00	\$86.40	\$100.80	\$115.20	\$129.60	\$144.00

Employee's Age	Spouse Total Coverage									
	<u>\$55,000</u>	<u>\$60,000</u>	<u>\$65,000</u>	<u>\$70,000</u>	<u>\$75,000</u>	<u>\$80,000</u>	<u>\$85,000</u>	<u>\$90,000</u>	<u>\$95,000</u>	<u>\$100,000</u>
Under 25	\$2.75	\$3.00	\$3.25	\$3.50	\$3.75	\$4.00	\$4.25	\$4.50	\$4.75	\$5.00
25 to 29	\$3.30	\$3.60	\$3.90	\$4.20	\$4.50	\$4.80	\$5.10	\$5.40	\$5.70	\$6.00
30 to 34	\$4.40	\$4.80	\$5.20	\$5.60	\$6.00	\$6.40	\$6.80	\$7.20	\$7.60	\$8.00
35 to 39	\$6.05	\$6.60	\$7.15	\$7.70	\$8.25	\$8.80	\$9.35	\$9.90	\$10.45	\$11.00
40 to 44	\$9.35	\$10.20	\$11.05	\$11.90	\$12.75	\$13.60	\$14.45	\$15.30	\$16.15	\$17.00
45 to 49	\$16.50	\$18.00	\$19.50	\$21.00	\$22.50	\$24.00	\$25.50	\$27.00	\$28.50	\$30.00
50 to 54	\$27.50	\$30.00	\$32.50	\$35.00	\$37.50	\$40.00	\$42.50	\$45.00	\$47.50	\$50.00
55 to 59	\$43.45	\$47.40	\$51.35	\$55.30	\$59.25	\$63.20	\$67.15	\$71.10	\$75.05	\$79.00
60 to 64	\$67.65	\$73.80	\$79.95	\$86.10	\$92.25	\$98.40	\$104.55	\$110.70	\$116.85	\$123.00
65 to 69	\$103.95	\$113.40	\$122.85	\$132.30	\$141.75	\$151.20	\$160.65	\$170.10	\$179.55	\$189.00
70 to 74	\$158.40	\$172.80	\$187.20	\$201.60	\$216.00	\$230.40	\$244.80	\$259.20	\$273.60	\$288.00
75 to 79	\$158.40	\$172.80	\$187.20	\$201.60	\$216.00	\$230.40	\$244.80	\$259.20	\$273.60	\$288.00
80 to 84	\$158.40	\$172.80	\$187.20	\$201.60	\$216.00	\$230.40	\$244.80	\$259.20	\$273.60	\$288.00
85 to 89	\$158.40	\$172.80	\$187.20	\$201.60	\$216.00	\$230.40	\$244.80	\$259.20	\$273.60	\$288.00
90+	\$158.40	\$172.80	\$187.20	\$201.60	\$216.00	\$230.40	\$244.80	\$259.20	\$273.60	\$288.00